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From : William T. Ellis

Date : May 6, 2005

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MESSAGE: RE: SERIAL NO. 09/560,779 - Filed: 04/28/2000

Applicant: Danne L. BUCHANAN et al.

For: METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS  
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**SUBSTITUTE AMENDMENT & REPLY, EXTENSION OF TIME and  
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PAGE 1/70 \* RCVD AT 5/6/2005 3:51:44 PM [Eastern Daylight Time] \* SVR:USPTO-EFAXF-1/1 \* DNIS:8729306 \* CSID: \* DURATION (mm:ss):22:58

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Atty. Dkt. No. 057898-0102

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: Danne L. Buchanan, et al.  
Title: METHOD AND SYSTEM FOR  
PROCESSING FINANCIAL  
INSTRUMENT DEPOSITS  
PHYSICALLY REMOTE FROM  
A FINANCIAL INSTITUTION  
Appl. No.: 09/560,779  
Filing Date: 04/28/2000  
Examiner: Nga B. Nguyen  
Art Unit: 3628

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**SUBSTITUTE AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111**

Mail Stop AMENDMENT  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

This communication is a substitute amendment and is to replace the amendment filed on March 4, 2005 that was responsive to the Office Action dated November 23, 2004, concerning the above-referenced patent application. The March 4, 2005 amendment is to be discarded.

Applicant has enclosed with this amendment a Petition for Extension of Time to make this response timely.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 42 of this document.

Please amend the application as follows: